Certificate Number: 03621-PAE-DE-039426912

Bankruptcy Case Number: 19-16046



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 10, 2025, at 8:16 o'clock PM EDT, Wilson Santiago Jr completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 10, 2025 By: /s/Lashonda Collins

Name: Lashonda Collins

Title: <u>Credit Counselor</u>